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**PATENT**  
Attorney Docket No.: 020375-043300US

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/  
Bonnie Rickles

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR  
FRAUD MANAGEMENT IN  
RELATION TO STORED VALUE  
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3691

**RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed June 29, 2007, please enter the following  
remarks:

**A listing of claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.